

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John Konagel
Colleen Konagel
Debtor(s)

Case No. 16 B 02018

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/22/2016.
- 2) The plan was confirmed on 03/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/17/2016, 08/02/2016, 12/27/2016.
- 5) The case was Dismissed on 02/06/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,906.00
Less amount refunded to debtor	\$795.80

NET RECEIPTS: **\$6,110.20**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$263.69
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,763.69**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americredit	Unsecured	380.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Secured	1,450.38	2,730.34	2,730.34	201.48	99.15
Americredit Financial Ser Inc	Secured	27,112.94	20,999.60	20,999.60	0.00	0.00
Annita John, MD PC	Unsecured	85.00	NA	NA	0.00	0.00
Bay Area Credit Service	Unsecured	130.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	667.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	23,684.10	22,477.53	22,477.53	0.00	0.00
Capital One Auto Finance	Secured	1,429.79	3,632.43	1,429.79	251.55	49.35
Capital One Auto Finance	Unsecured	NA	2,202.64	2,202.64	0.00	0.00
Cavalry SPV I LLC	Unsecured	0.00	644.98	644.98	0.00	0.00
Chase Auto Finance	Secured	0.00	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	516.57	1,459.16	1,459.16	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	0.00	733.99	733.99	0.00	0.00
City of Chicago Department of Revenue	Unsecured	475.00	550.00	550.00	0.00	0.00
City of Chicago Department of Water	Secured	500.00	975.04	975.04	270.00	0.00
Commonwealth Edison Company	Unsecured	1,596.30	1,666.46	1,666.46	0.00	0.00
Educational Credit Management Corp	Unsecured	79,584.19	87,872.20	87,872.20	0.00	0.00
First Bank Delaware	Unsecured	760.87	NA	NA	0.00	0.00
First Premier	Unsecured	489.99	NA	NA	0.00	0.00
First Premier	Unsecured	518.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	423.62	NA	NA	0.00	0.00
GE Cap/Arrow/LVNV	Unsecured	436.83	NA	NA	0.00	0.00
GE Cap/LVNV Funding	Unsecured	1,206.85	NA	NA	0.00	0.00
GE Money Bank/LVNV	Unsecured	532.05	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	356.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	293.00	NA	NA	0.00	0.00
HSBC/Arrow/LVNV	Unsecured	898.53	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	287.14	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	1,140.10	1,356.40	1,356.40	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	423.69	423.69	423.69	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	433.98	433.98	433.98	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMorgan Chase Bank NA	Unsecured	2,881.78	NA	NA	0.00	0.00
Lifetouch	Unsecured	94.00	NA	NA	0.00	0.00
Loretta A. Smith DDS MS	Unsecured	154.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	0.00	574.87	574.87	0.00	0.00
Midstate Collection So	Unsecured	251.00	250.85	250.85	0.00	0.00
Nissan Motor Acceptance	Secured	1,081.56	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,733.62	1,913.88	1,913.88	0.00	0.00
Quantum3 Group	Unsecured	644.98	667.74	667.74	0.00	0.00
Sears National Bank	Unsecured	1,892.25	NA	NA	0.00	0.00
Select Portfolio Servicing Inc	Secured	13,023.79	13,037.99	13,023.79	1,474.98	0.00
Select Portfolio Servicing Inc	Secured	215,235.17	218,629.24	218,629.24	0.00	0.00
Sprint	Unsecured	361.00	NA	NA	0.00	0.00
Tribute Mastercard	Unsecured	767.00	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	213.78	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	1,075.09	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$218,629.24	\$0.00	\$0.00
Mortgage Arrearage	\$13,023.79	\$1,474.98	\$0.00
Debt Secured by Vehicle	\$44,906.92	\$251.55	\$49.35
All Other Secured	\$3,705.38	\$471.48	\$99.15
TOTAL SECURED:	\$280,265.33	\$2,198.01	\$148.50
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$100,750.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,763.69</u>	
Disbursements to Creditors	<u>\$2,346.51</u>	
TOTAL DISBURSEMENTS :		<u>\$6,110.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/07/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.